

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Kerry Travis Spangler  
Lisa A Spangler  
Debtors

Case No. 18-00243-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Mar 03, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Kerry Travis Spangler, Lisa A Spangler, 42 Twin Hill Dr, Waynesboro, PA 17268-1867
5014082	+ Care Centrix, P O Box 277947, Atlanta, GA 30384-7947
5014097	+ Lendmark Financial Services, 4645 Village Square Dr, Ste H, Paducah, KY 42001-7448
5014100	+ Prosper Marketplace, 101 Second St, Se 1500, San Francisco, CA 94105-3672
5014104	+ SYNCB/HH Greggs, P O Box 965060, Bankruptcy Dept, Orlando, FL 32896-5060
5014107	+ SYNCB/Peebles, P O Box 965036, Orlando, FL 32896-5036
5014101	+ Summit Physicians Svcs, 785 Fifth Ave, Ste 3, Chambersburg, PA 17201-4232
5014111	+ Waynesboro Hospital, 501 E Main St, Waynesboro, PA 17268-2394

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: BANKAMER.COM	Mar 03 2023 23:35:00	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 03 2023 18:41:00	SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115
5016722	EDI: GMACFS.COM	Mar 03 2023 23:35:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
5014079	+ Email/PDF: bncnotices@becket-lee.com	Mar 03 2023 18:52:05	American Express, P O Box 981535, El Paso, TX 79998-1535
5036456	Email/PDF: bncnotices@becket-lee.com	Mar 03 2023 18:52:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5036415	EDI: BANKAMER.COM	Mar 03 2023 23:35:00	BANK OF AMERICA, N.A., Bank of America, PO BOX 31785, Tampa FL 33631-3785
5014080	+ EDI: BANKAMER.COM	Mar 03 2023 23:35:00	Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
5014081	+ EDI: CAPITALONE.COM	Mar 03 2023 23:35:00	Capital One Bank, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
5036409	Email/PDF: bncnotices@becket-lee.com	Mar 03 2023 18:52:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5014083	+ Email/Text: ebn@carepayment.com	Mar 03 2023 18:41:00	Care Payment, P O Box 2398, Omaha, NE 68103-2398
5043523	+ EDI: BASSASSOC.COM	Mar 03 2023 23:35:00	Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
5014087	+ EDI: CITICORP.COM		

District/off: 0314-1  
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Total Noticed: 63

		Mar 03 2023 23:35:00	Citibank, P O Box 6241, Sioux Falls, SD 57117-6241
5014088	+ EDI: WFNNB.COM		
		Mar 03 2023 23:35:00	Comenity Bank/Victoria Secret, P O Box 182789, Columbus, OH 43218-2789
5014089	+ EDI: WFNNB.COM		
		Mar 03 2023 23:35:00	Comenity Bank/Wayfair, P O Box 182789, Columbus, OH 43218-2789
5014090	+ EDI: WFNNB.COM		
		Mar 03 2023 23:35:00	Comenity Bank/Woman Within, P O Box 182789, Columbus, OH 43218-2789
5014091	+ Email/PDF: creditonebknottifications@resurgent.com		
		Mar 03 2023 18:41:51	Credit One Bank, P O Box 98872, Las Vegas, NV 89193-8872
5014092	EDI: DISCOVER.COM		
		Mar 03 2023 23:35:00	Discover, P O Box 15316, Wilmington, DE 19850
5016065	EDI: DISCOVER.COM		
		Mar 03 2023 23:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5014951	Email/Text: collecadminbankruptcy@fnni.com		
		Mar 03 2023 18:41:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
5014078	Email/Text: collecadminbankruptcy@fnni.com		
		Mar 03 2023 18:41:00	1st National Bank of Omaha, P O Box 3412, Omaha, NE 68103
5021236	Email/Text: EBNBKNOT@ford.com		
		Mar 03 2023 18:41:00	FORD MOTOR CREDIT COMPANY LLC, DEPT. 55953, PO BOX 55000, DETROIT, MI. 48255-0953
5014093	+ Email/Text: EBNBKNOT@ford.com		
		Mar 03 2023 18:41:00	Ford Motor Credit, P O Box 542000, Omaha, NE 68154-8000
5014094	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net		
		Mar 03 2023 18:41:00	Great Lakes Higher Education, P O Box 7860, Madison, WI 53707-7860
5014085	EDI: JPMORGANCHASE		
		Mar 03 2023 23:35:00	Chase, P O Box 15298, Wilmington, DE 19850
5014086	EDI: JPMORGANCHASE		
		Mar 03 2023 23:35:00	Chase/Amazon, P O Box 1423, Charlotte, NC 28201
5014095	+ Email/Text: PBNCNotifications@peritussservices.com		
		Mar 03 2023 18:41:00	Kohls/Capital One, P O Box 3115, Milwaukee, WI 53201-3115
5032322	Email/Text: ktramble@lendmarkfinancial.com		
		Mar 03 2023 18:41:00	Lendmark Financial Services, LLC, 2118 Usher Street, Covington, GA 30014
5050489	Email/PDF: resurgentbknottifications@resurgent.com		
		Mar 03 2023 18:41:41	LVNV Funding, LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
5050490	+ Email/PDF: resurgentbknottifications@resurgent.com		
		Mar 03 2023 18:41:41	LVNV Funding, LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587, LVNV Funding, LLC, c/o Resurgent Capital Services 29603-0587
5040401	Email/PDF: resurgentbknottifications@resurgent.com		
		Mar 03 2023 18:41:51	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5040402	Email/PDF: resurgentbknottifications@resurgent.com		
		Mar 03 2023 18:41:46	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5040932	Email/PDF: resurgentbknottifications@resurgent.com		
		Mar 03 2023 18:41:41	LVNV Funding, LLC its successors and assigns as, assignee of Prosper Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5040376	Email/PDF: resurgentbknottifications@resurgent.com		
		Mar 03 2023 18:41:42	LVNV Funding, LLC its successors and assigns as, assignee of Consumer Lending, Receivables Trust 2016-A, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5040377	Email/PDF: resurgentbknottifications@resurgent.com		

		Mar 03 2023 18:41:42	LVNV Funding, LLC its successors and assigns as, assignee of LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5014096	+ EDI: LENDNGCLUB		
		Mar 03 2023 23:35:00	Lending Club Corp, 71 Stevenson St, Ste 300, San Francisco, CA 94105-2985
5040433	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Mar 03 2023 18:41:45	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5039922	+ Email/Text: bankruptcy@marinerfinance.com		
		Mar 03 2023 18:41:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
5014099	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Mar 03 2023 18:41:46	Merrick Bank, P O Box 1500, Draper, UT 84020-1127
5034366	+ Email/Text: bankruptcydpt@mcmcg.com		
		Mar 03 2023 18:41:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5014625	+ EDI: RECOVERYCORP.COM		
		Mar 03 2023 23:35:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5043241	+ Email/Text: bncmail@w-legal.com		
		Mar 03 2023 18:41:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5037451	EDI: Q3G.COM		
		Mar 03 2023 23:35:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5039486	EDI: Q3G.COM		
		Mar 03 2023 23:35:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5014102	+ EDI: RMSC.COM		
		Mar 03 2023 23:35:00	SYNCB/Amazon, PO Box 965060, Bankruptcy Dept, Orlando, FL 32896-5060
5014103	+ EDI: RMSC.COM		
		Mar 03 2023 23:35:00	SYNCB/Care Credit, P O Box 965060, Bankruptcy Dept, Orlando, FL 32896-5060
5014105	+ EDI: RMSC.COM		
		Mar 03 2023 23:35:00	SYNCB/Lowes, P O Box 965005, Orlando, FL 32896-5005
5014106	+ EDI: RMSC.COM		
		Mar 03 2023 23:35:00	SYNCB/PayPal, P O Box 965005, Orlando, FL 32896-5005
5014108	+ EDI: RMSC.COM		
		Mar 03 2023 23:35:00	SYNCB/Sams Club, P O Box 965005, Orlando, FL 32896-5005
5014109	+ EDI: RMSC.COM		
		Mar 03 2023 23:35:00	SYNCB/Value City Furniture, P O Box 965036, Orlando, FL 32896-5036
5014110	+ EDI: RMSC.COM		
		Mar 03 2023 23:35:00	SYNCB/Walmart, P O Box 965024, Orlando, FL 32896-5024
5274163	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Mar 03 2023 18:41:00	Towd Point Mortgage Trust 2019-4, U.S. Bank Natio, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
5274164	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Mar 03 2023 18:41:00	Towd Point Mortgage Trust 2019-4, U.S. Bank Natio, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, Towd Point Mortgage Trust 2019-4, U.S. B, 84119-3284
5035476	Email/Text: Great_Lakes_EBN_Docs@nelnet.net		
		Mar 03 2023 18:41:00	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
5034109	EDI: WFFC2		
		Mar 03 2023 23:35:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. Box 19657, Irvine, CA 92623-9657
5014112	+ EDI: WFFC2		
		Mar 03 2023 23:35:00	Wells Fargo Dealer Svc, P O Box 1697, Winterville, NC 28590-1697

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	LVNV Funding, LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5014084	##+	Chambersburg Imaging, 25 Penncraft Ave, Ste E, Chambersburg, PA 17201-1649
5014098	##+	Mariner Finance, PO Box 35394, Baltimore, MD 21222-7394

TOTAL: 0 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor Towd Point Mortgage Trust 2019-4 U.S. Bank National Association, as indenture Trustee bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Towd Point Mortgage Trust 2019-4 U.S. Bank National Association, as indenture Trustee bkgroup@kmlawgroup.com
Jerome B Blank	on behalf of Creditor BANK OF AMERICA N.A. pamb@fedphe.com
Michael John Csonka	on behalf of Debtor 1 Kerry Travis Spangler office@csonkalaw.com kwhitsel@csonkalaw.com;r48114@notify.bestcase.com;mcsnka@alifeafterdebt.com;kwhitsel@alifeafterdebt.com
Michael John Csonka	on behalf of Debtor 2 Lisa A Spangler office@csonkalaw.com kwhitsel@csonkalaw.com;r48114@notify.bestcase.com;mcsnka@alifeafterdebt.com;kwhitsel@alifeafterdebt.com
Thomas Song	on behalf of Creditor BANK OF AMERICA N.A. tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1

Kerry Travis Spangler

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2191

EIN --

Debtor 2

Lisa A Spangler

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3403

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-00243-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kerry Travis Spangler

Lisa A Spangler

3/3/23**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**